## **Currently Viewing:**

Borrower Name: Sabin (Porter) , Pamela Property Address: 454 Timms Lane Belle Vernon, PA 15012 Servicer Name: LoanCare Loan Number:

## **Full History**

**Activity By Action Taken** Date 03/28/2022 11:43:56 AM ET Attorney File Submitted File Submitted by Lauren Lamb. The following documents were submitted: Sabin (Porter) (Loan #) - Borrower Authorization (Added 03-28-2022) Sabin (Porter) (Loan #) - HAMP Request for Mortgage Assistance (RMA) (Added 03-28-2022) Sabin (Porter) (Loan #) - Uniform Borrower Assistance Form (Added 03-28-2022) Sabin (Porter) (Loan #) - Mortgage Assistance Application Form 710 (Added 03-28-2022) Sabin (Porter) (Loan #) - Financial Statement (Added 03-28-2022) Sabin (Porter) (Loan #) - Hardship Letter (Added 03-28-2022) Sabin (Porter) (Loan #) - IRS Form 4506-C (Added 03-28-2022) Sabin (Porter) (Loan #) - Dodd-Frank Certification (Added 03-28-2022) Sabin (Porter) (Loan #) - Government Monitoring Data (Added 03-28-2022) Sabin (Porter) (Loan #) - Loancare Expense Statement (Added 03-28-2022) Sabin (Porter) (Loan #) - LoanCare Tax Consent Form (Added 03-28-2022) Sabin (Porter) (Loan #) - Non-Borrower Contributions - Non-borrower proof of occupancy (Added 03-28-2022) Sabin (Porter) (Loan #) - Non-Borrower Contributions - Non-Borrower credit authorization (Added 03-28-2022) Sabin (Porter) (Loan #) -Most Recent 2 Months Bank Statements (Added 03-28-2022) Sabin (Porter) (Loan #) - Most Recent 2 Tax Returns (Added 03-28-2022) Sabin (Porter) (Loan #) - Proof of Occupancy (Added 03-28-2022) Sabin (Porter) (Loan #) - Loss Mitigation Order (Added 03-28-2022)

Date	Activity By	Action Taken
03/28/2022 05:29:56 PM ET	Servicer	File Opened
File Opened by Cairo Columbus		

Date	Activity By	Action Taken
03/28/2022 05:31:20 PM ET	Servicer	Message Sent
From: Cairo Columbus (Servicer) Subject: RE: File Submitted Message: Good afternoon, I have submitted the docs for review		

04/21/2022 02:29:08 PM ET	Attorney	Message Sent
From: Lauren Lamb (Borrower Attorney)		
Message:		
Hi		
Are there any updates		
thank you		

**Activity By** 

Action Taken

Date

Date	Activity By	Action Taken
04/21/2022 04:24:14 PM ET	Servicer	Docs Incomplete Notice
File Rejected by: Cairo Columbus.  Reason: Incomplete Package  Due Date: 05-02-2022  Message:  • Most Recent 2 Months Bank Statements:  Hello,		
This loan is currently in a no doc review. However, if that does not result in a r the income highlighted or otherwise marked on the statements.	nodification then they would need	their most recent bank statements (30 days) with
Thank you,		

Date	Activity By	Action Taken
04/22/2022 04:20:24 PM ET	Attorney	Message Sent
From: Lauren Lamb (Borrower Attorney) Message: Hi Thank you . I will get this request to the borrower.		

Date	Activity By	Action Taken
04/26/2022 05:36:16 PM ET	Servicer	Message Sent
From: Cairo Columbus (Servicer) Subject: RE: Message Sent Message: thank you		

05/03/2022 03:31:59 PM E	Т	Attorney	Message Sent
From: Lauren Lamb (Borro Message: Please find attached the re thank you			
Attached Files:			

**Activity By** 

**Action Taken** 

Date

Sabin (Porter) (Loan #) - bank statements Update 1 (Added 05-03-2022)

Date	Activity By	Action Taken
05/03/2022 04:15:15 PM ET	Servicer	Message Sent
From: Cairo Columbus (Servicer) Subject: RE: Message Sent Message: thank you i have submitted the doc for reivew		

Date	Activity By	Action Taken
05/23/2022 12:37:08 PM ET	Attorney	Status Report Created
Lauren Lamb created Status Report		
Download Status Report		

Date	Activity By	Action Taken
06/13/2022 03:20:12 PM ET	Attorney	Message Sent
From: Lauren Lamb (Borrower Attorney)  Message: Hi  Are there any updates?  Thank you		

Date Activity By Action Taken

06/13/2022 04:55:37 PM ET Servicer Message Sent

From: Cairo Columbus (Servicer)
Subject: RE: Message Sent

Message:

06/02/22 09:40:51 LHP SECOND PAYMENT RECEIVED

Date Activity By Action Taken

06/29/2022 12:40:11 PM ET Attorney Message Sent

From: Lauren Lamb (Borrower Attorney)

Message:

Are there any updates?

Date Activity By Action Taken

06/29/2022 01:09:03 PM ET Servicer Message Sent

From: Cairo Columbus (Servicer)
Subject: RE: Message Sent

Message:

the second payment was received this month. Once all 3 payments them will convert.

Date Activity By Action Taken

08/08/2022 11:32:44 AM ET Attorney Account Change

File Changed by: Lauren Lamb.

Change(s):

Date Loss Mitigation Period Expires changed from 07/22/2022 to 09/04/2022.

**Activity By** 08/08/2022 11:33:53 AM ET Attorney Message Sent From: Lauren Lamb (Borrower Attorney) Message: Please find attached the court order extending the loss mitigation period thank you

**Action Taken** 

Attached Files:

Date

Sabin (Porter) (Loan #) - court order (Added 08-08-2022)

Date **Activity By Action Taken** 08/11/2022 05:18:41 PM ET Servicer Message Sent From: Cairo Columbus (Servicer) Subject: RE: Message Sent Message: thank you for the update.

Date **Activity By Action Taken** 08/30/2022 01:03:25 PM ET Attorney Message Sent

From: Lauren Lamb (Borrower Attorney)

Message:

Н

The borrower has a question regarding the proposed loan modification agreement.

She wants to know why the escrow amount is not included in the new mortgage payment? Why would she have to pay it separately?

Thank you

Date Activity By Action Taken

08/30/2022 01:43:22 PM ET Servicer Message Sent

From: Cairo Columbus (Servicer)
Subject: RE: Message Sent

Message: Hello,

below is a breakdown of the modification it shows the escrow included in the monthly payment.

\*\*\*\*\*\* MODIFICATION BREAKDOWN\*\*\*\*\*

NEW MODIFIED UPB: \$145,607.24

NEW INTEREST BEARING: \$145,607.24

PRINCIPAL FORBEARANCE: \$0.00

FIXED INTEREST RATE: 4.375%

DUE DATE: 09/01/2022

MATURITY DATE: 08/01/2062

TERM: 480 MONTHS

P&I PAYMENT: \$642.94

ESCROW PAYMENT: \$454.79 MODIFIED PITI: \$1,097.73

Date Activity By Action Taken

08/31/2022 01:42:28 PM ET Attorney Message Sent

From: Lauren Lamb (Borrower Attorney)

Subject: RE: Message Sent

Message: Hi

Thank you

The borrower received a letter with the agreement that stated that the escrow was to be paid separately. She just wanted clarification.

thank you

Date Activity By Action Taken

08/31/2022 05:00:35 PM ET Servicer Message Sent

From: Cairo Columbus (Servicer)
Subject: RE: Message Sent

Message: Very welcome.

Date Activity By Action Taken

10/12/2022 04:43:32 PM ET Attorney Account Change

File Changed by: Lauren Lamb.

Change(s):

Date Loss Mitigation Period Expires changed from 09/04/2022 to 10/24/2022.

Date	Activity By	Action Taken
10/12/2022 04:45:26 PM ET	Attorney	Message Sent
From: Lauren Lamb (Borrower Attorney)  Message:  Please find attached the court order extending the loss mitigation period		
Attached Files: Sabin (Porter) (Loan #) - court order Update 1 (Added 10-12-2022)		

Date	Activity By	Action Taken
10/19/2022 11:45:15 AM ET	Servicer	Message Sent
From: Cairo Columbus (Servicer) Subject: RE: Message Sent Message: fully executed mod docs have been attached		
Attached Files: Sabin (Porter) (Loan #) - Modification Agreement.pdf (Added 10-19-2022)		

Date	Activity By	Action Taken
10/19/2022 03:40:41 PM ET	Attorney	Message Sent
From: Lauren Lamb (Borrower Attorney) Message: Thank you Approval will be filed with the court		

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